

**Information to identify the case:**

Debtor 1	<b>Kevin B Finsel</b>	Social Security number or ITIN	xxx-xx-8823
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>15-29495-JNP</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kevin B Finsel  
aka Kevin B Finsel Sr

12/4/20

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Kevin B Finsel  
Debtor(s)

Case No. 15-29495-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Dec 04, 2020

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2020:**

Recip ID	Recipient Name and Address
db	+ Kevin B Finsel, 3018 Crown Ave, Millville, NJ 08332-7754
cr	NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, P.O. Box 10826, Greenville, SC 29603-0826
515796912	Ditech, POB 6172, Rapid City, SD 57709-6172
515984600	Ditech Financial LLC, PO Box 0049, Palatine, IL 60055-0049
518651885	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518651886	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826 Greenville, SC 29603-0826
515796916	+ Selip & Stylianou, LLP, 10 Forest Ave. Suite 300, Paramus, NJ 07652-5238

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 04 2020 22:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 04 2020 22:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515796909	EDI: BANKAMER.COM	Dec 05 2020 02:28:00	Bank of America, POB 31785, Tampa, FL 33631-3785
515796910	+ Email/Text: info@chcollects.com	Dec 04 2020 22:34:00	C & H Collections, PO Box 1399, Merchantville, NJ 08109-0399
515796913	Email/Text: PBNCNotifications@peritusservices.com	Dec 04 2020 22:31:00	Kohl's, POB 2983, Milwaukee, WI 53201-2983
515796914	+ Email/Text: janicemorgan@optimum.net	Dec 04 2020 22:34:00	P.D.A.B. Inc, 66 Ford Rd. Suite 114, Denville, NJ 07834-1300
515975354	+ Email/Text: mary@rabperformance.com	Dec 04 2020 22:34:00	RAB Performance Recoveries, LLC, 700 KINDERKAMACK ROAD, SUITE 211, ORADELL, NJ 07649-1533
515796915	+ Email/Text: bk-notification@sps-law.com	Dec 04 2020 22:30:00	Schacter Portnoy LLC, 3490 U.S. Route 1 Suite 6, Princeton, NJ 08540-5920
515796917	EDI: WFFC.COM	Dec 05 2020 02:28:00	Wells Fargo, POB 25341, Santa Ana, CA 92799-5341
515863071	EDI: WFFC.COM	Dec 05 2020 02:28:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657

TOTAL: 10

## BYPASSED RECIPIENTS

District/off: 0312-1

User: admin

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Date Rcvd: Dec 04, 2020

Form ID: 3180W

Total Noticed: 17

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	##+	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, C/O Koury Tighe Lapres Bisulca & Sommers, 1423 Tilton Road, Suite 9, Northfield, NJ 08225, UNITED STATES 08225-1857
515796911	##	Dept of Education, Fed Loan Servicing, POB 530210, Atlanta, GA 30353-0210

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2020 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor DITECH FINANCIAL LLC NJECFMAIL@mwc-law.com nj-ecfmail@ecf.courtdrive.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
John M. Sommers	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE FOR THE CWABS REVOLVING HOME EQUITY LOAN TRUST, SERIES 2004-O JMSommers@KTLBSLAW.com, ktlbslaw@aol.com
Laura M. Egerman	on behalf of Creditor New Residential Mortgage LLC bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Rebecca Ann Solarz	on behalf of Creditor Ditech Financial LLC. rsolarz@kmlawgroup.com
Sindi Mncina	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING smncina@rascrane.com
Terry Tucker	on behalf of Debtor Kevin B Finsel terrytucker@comcast.net

TOTAL: 8